



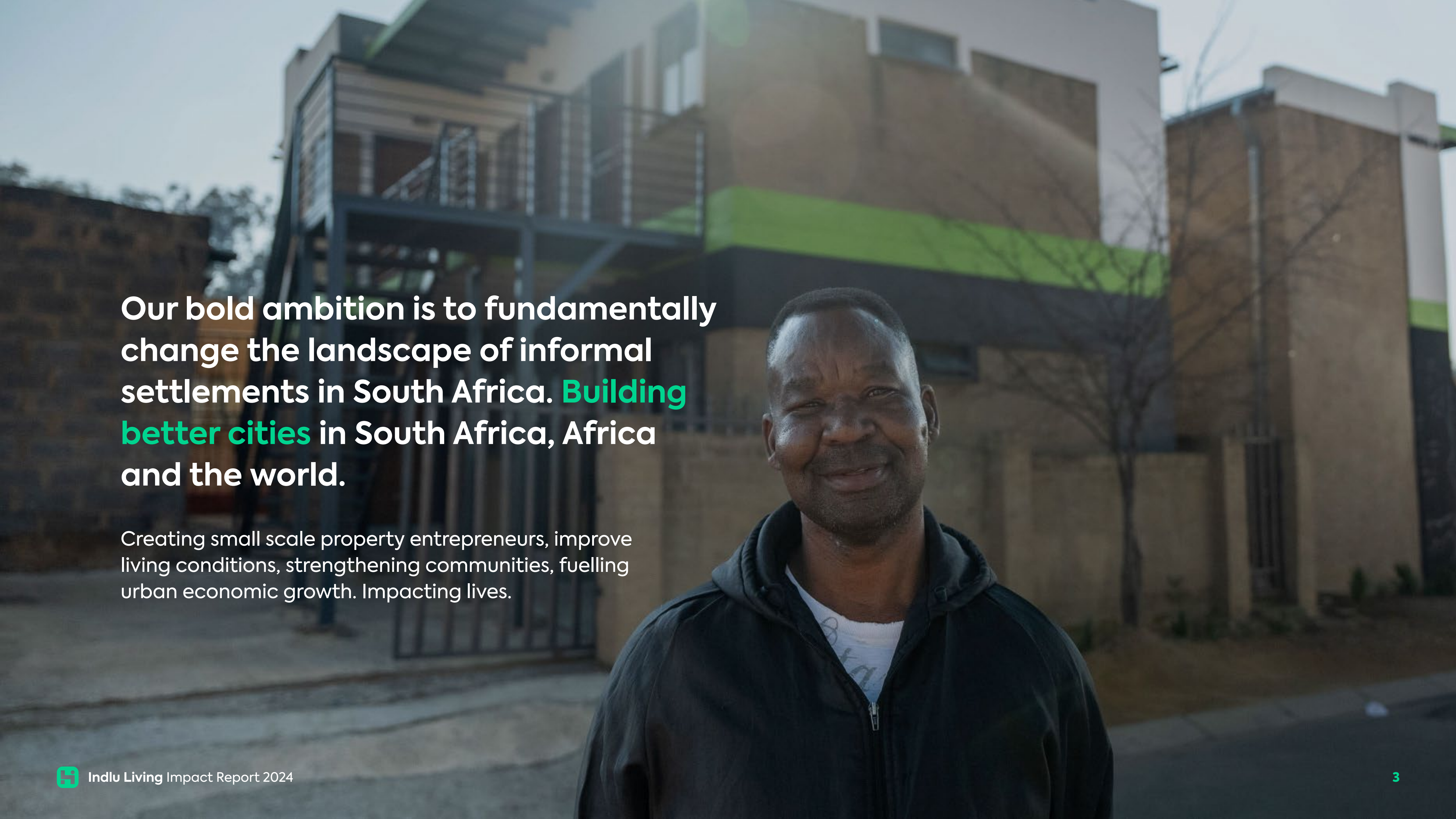
2024 Impact Report

INDLULIVING



Table of Contents

About this report	4
The Big Idea	5
Why Africa	6
Why South Africa	7
Our Business Model	8
IndluLiving's Continued Expansion and Pipeline	11
Closed Loop Capital Deployment Model	12
Impact 1 Access to Capital for Development	13
Impact 2 Creating Sustainable Housing for Better African Cities	15
Impact 3 Job and Income Creation through a Gig Economy	16
Impact 4 Environmental Impact of Sustainable Infrastructure Development	18
Who leads the team you're investing in	19



Our bold ambition is to fundamentally change the landscape of informal settlements in South Africa. **Building better cities in South Africa, Africa and the world.**

Creating small scale property entrepreneurs, improve living conditions, strengthening communities, fuelling urban economic growth. Impacting lives.

About this report

In this report, we highlight **four key areas** of impact:

This report details how IndluLiving is making a meaningful impact on people, cities, economies, and the environment. From empowering local landowners to driving job creation and sustainable urban growth, IndluLiving is paving the way for a brighter, more inclusive future for African cities.

1 Access to Capital for Development

IndluLiving provides landowners with substantial loans and construction support to build and manage rental properties. These loans play a critical role in enabling property development, creating value for landowners, and driving visible transformation within communities. By accessing this capital, landowners can build their credit, formalise their businesses, and improve their wealth and living conditions, contributing to the overall economic upliftment of the township.

2 Creating Sustainable Housing for Better African Cities

IndluLiving contributes to sustainable urban development by focusing on upgrading informal housing, integrating formal bulk infrastructure (i.e. electricity and sewerage) and facilitating well planned densification. This approach reduces urban sprawl, improves land use efficiency, and enhances living conditions in townships. We aim to reshape African cities by formalising informal settlements and creating dignified and much needed homes.

3 Job and Income Creation through a Gig Economy

IndluLiving's business model generates thousands of jobs across construction, leasing, and property management. By fostering a gig economy, IndluLiving creates flexible income opportunities for local contractors, leasing agents, and property managers, driving economic growth and stability within township communities.

4 Environmental Impact through Sustainable Infrastructure Development

By utilising sustainable building materials and modern construction techniques, IndluLiving minimises the environmental footprint. Through efficient land use and environmentally responsible developments, we help reduce urban sprawl and create resilient infrastructure that can withstand climate-related challenges.



The Big Idea

Africa is at a tipping point. Rapid urbanisation, population growth, and a lack of structured city planning threaten to lead to sprawling informal settlements. But the future isn't written yet. By taking targeted action now, we can shape our cities into dignified, resilient places that offer opportunity and structure for all.

Picture urban development as a mosaic—each tile representing a unique opportunity for change. IndluLiving is focused on transforming select tiles: empowering landowners by providing finance, legal title deeds, and guidance to meet formal standards. With these tools, they can elevate their properties, creating quality housing and resilient urban environments. This approach doesn't just build homes—it sets off a ripple effect of systemic change across communities.

Form Follows Finance

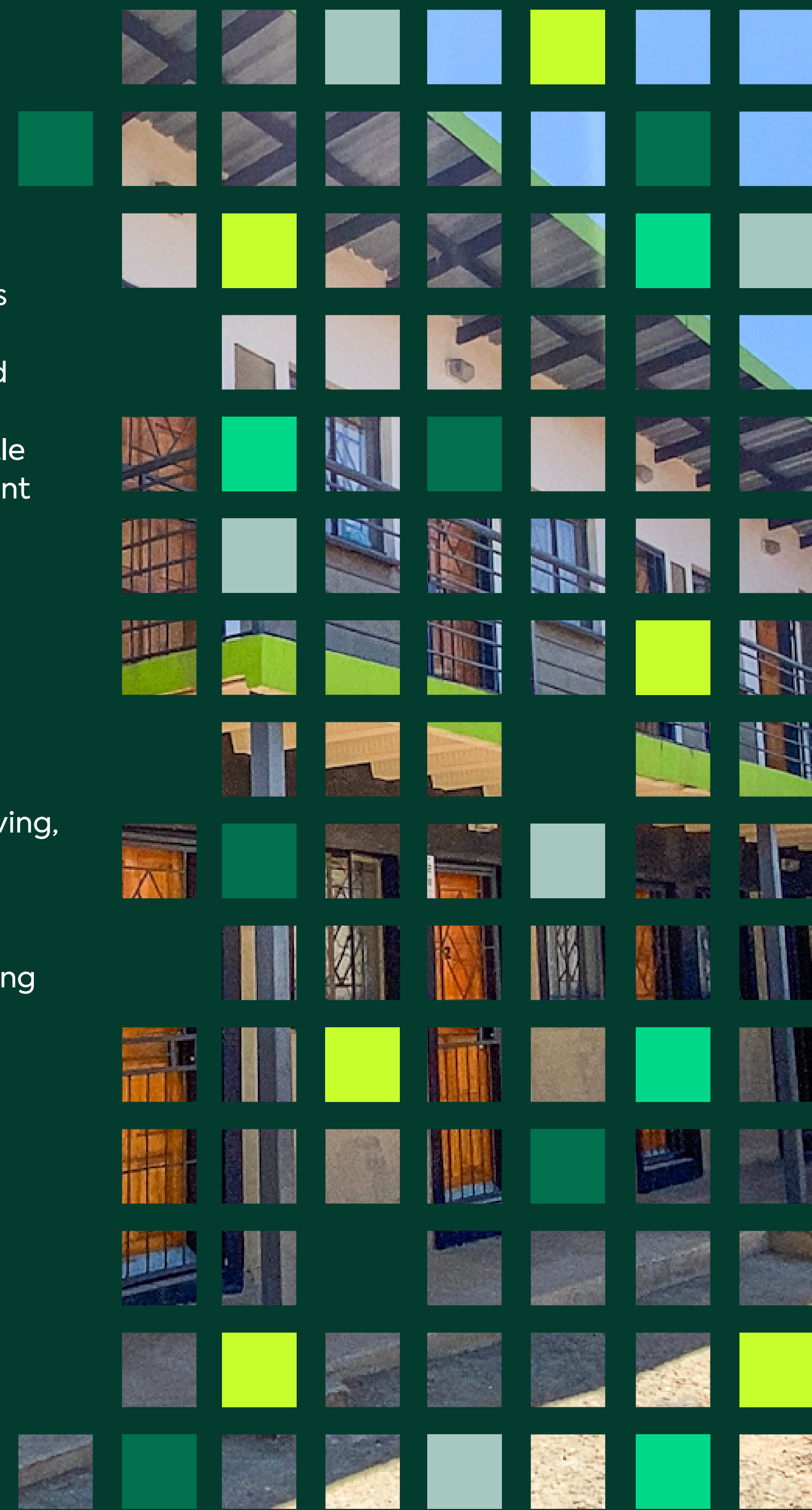
IndluLiving works on the belief that “form follows finance”. Access to finance isn't just about money—it's about opening doors to transform properties, families, and communities. By bridging the financial gap for micro-property developers, IndluLiving empowers individuals to formalise dwellings on their land, turning passive land ownership into active creation of quality, dignified, income producing spaces.

Through the lens of systems theory it becomes clear how this focused action can bring about widespread change. A community, like any system, is a collection of interconnected parts. By formalising even small areas—adding kitchen upgrades, connecting plumbing, electrification, or secure title deeds—IndluLiving can influence broader urban development trends, paving the way for structured growth.

Changing the Urban Mosaic

Every dignified rental unit, every upgraded building, is more than a physical structure—it's a promise for a better future. These upgrades provide dignity and security, help build access to credit, and bring people into the formal economy. IndluLiving's model turns informal settlement areas into thriving, connected urban neighbourhoods.

This is about more than just housing. It's about giving communities the power to shape their own development, giving municipalities structured growth to work with, and driving financial inclusion at a grassroots level. By turning each tile in the urban mosaic into a piece of formalised, dignified infrastructure, IndluLiving isn't just preventing slums; we're building better African cities—creating thriving, sustainable communities where opportunity and resilience are built from the ground up.



Why Africa

The African continent is changing, and with it, its cities and people. Huge population growth is expected with the current population of 1.2 billion set to double by 2050. This growth will continue with a projected 50% of Africans living in cities by 2050 compared to 36% in 2010.

A few key megacities are absorbing this influx namely Cairo, Nairobi, Dar es Salaam, Dakar, Lagos, Johannesburg, and Cape Town. This urbanisation will result in more dynamic and prosperous consumer markets, better-connected commercial hubs, and expanded industrial production, all of which present significant opportunities for economic growth. 75% of the continent is made up of people under the age of 35, and by 2030, young Africans are projected to make up over 40% of the global youth population.

This mass migration results in challenges. Rapid urbanisation will exacerbate issues such as overcrowding, informal settlements, and poor public services. A shortage of over 50 million houses is predicted for the continent and in South Africa alone, the current housing deficit stands at 2.3 million.

Addressing the need for adequate housing and improved urban infrastructure is essential to unlocking the economic potential of the continent.

50%

of Africans **living in cities** by 2050

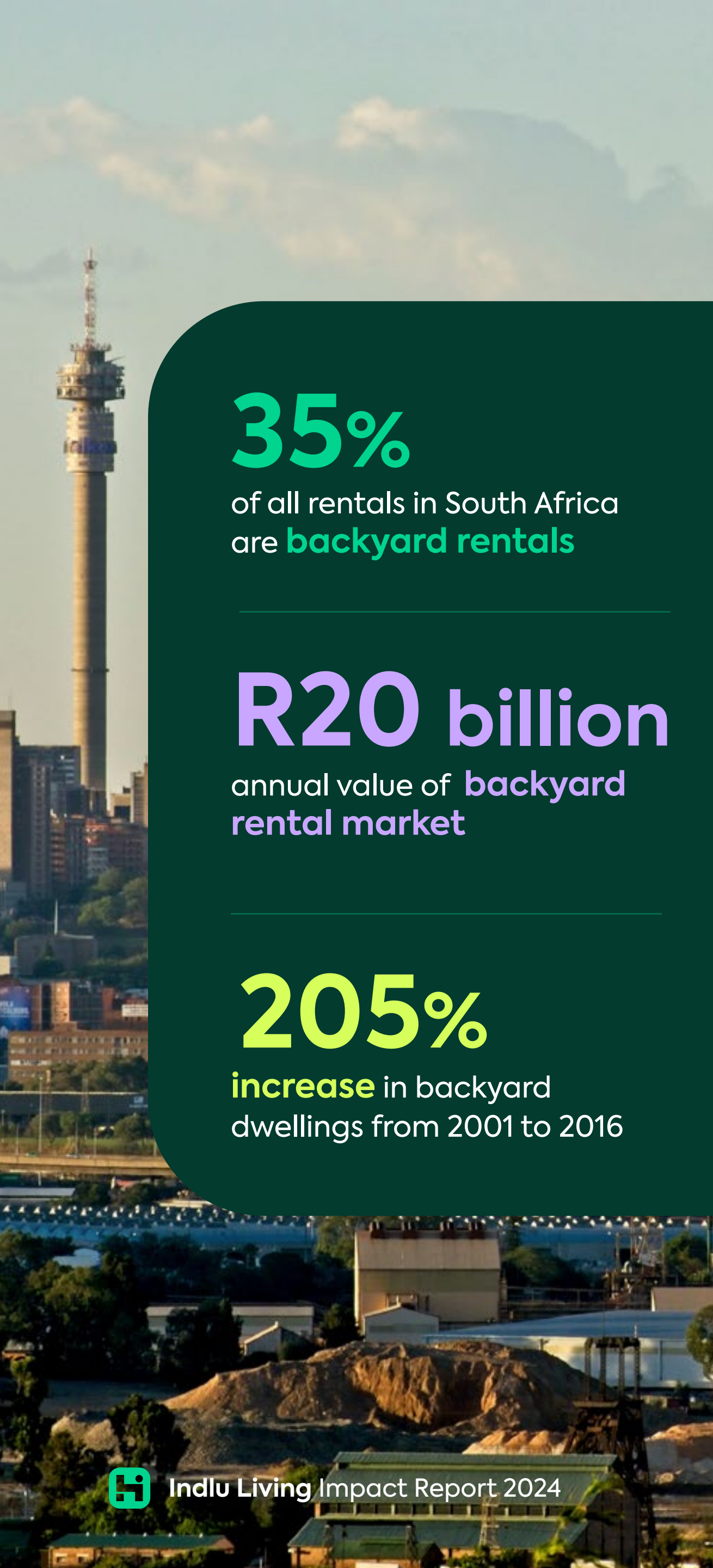
2.4 billion

projected **African population** by 2050

50 million

housing shortage by 2050





35%

of all rentals in South Africa are **backyard rentals**

R20 billion

annual value of **backyard rental market**

205%

increase in backyard dwellings from 2001 to 2016

Why South Africa

In 2010, 62% of South Africans lived in towns and cities and this is set to grow to 80% by 2050 – matching the rapid urbanisation trends seen in the rest of Africa. As South Africans migrate in search of opportunities, affordable housing around the main economic hubs will be much needed.

By 2035, the greater Johannesburg area will be one of Africa’s top megacities. This future economic powerhouse is projected to generate significant GDP growth, solidifying its role as a core driver of the continent’s economy. But our cities are already bursting at the seams. With the current housing backlog at more than 2 million homes, notwithstanding the construction of 2.7 million low-cost houses over the past 15 years, millions of South Africans lack adequate housing. At an average of six people per family, this backlog leaves about 12 million individuals in urgent need of suitable homes.

South Africans are known to be resourceful. Dwellers with access to land have informally developed rental rooms in backyards, with 53% of these being newly constructed rooms and 47% being shacks, realising the potential of these cash-generating assets.

Known as the ‘backyard rental market’, it consists of 1.25 million households comprising 35% of all rentals in South Africa. In Gauteng alone, there was a 205% increase in backyard dwellings from 2001 to 2016, the highest growth rate of all dwelling types, compared to a 38% increase in formal dwellings during the same period.

The backyard rental market is valued at over R20 billion annually, with a capital investment opportunity of more than R250 billion.

The development of formal housing in townships is however constrained by land use rights and the availability of infrastructure and services. The result: undignified living conditions with poor access to sanitation, water and electricity. Similarly, despite generating consistent monthly income from rental businesses, landowners are seen as not creditworthy and therefore lack access to capital. This lack of formal financing has impacted the improvement of backyard units and as a result supply is limited and quality is compromised.

Against this background, IndluLiving was established in 2017 to create a socially focused, for-profit business to empower backyard landlords and micro-developers to realise the full potential of their valuable assets, thereby tackling the affordable housing shortage in South Africa. IndluLiving assists individuals to become local developers and landlords, supporting them with investment, management systems and affordable design and construction.

Our ambition at IndluLiving is to be a catalyst in the burgeoning informal economy, creating real economic empowerment. IndluLiving instils pride and empowers individuals with the tools and resources to build sustainable, dignified homes.

Our Business Model

In response to the challenges faced by township property developers, we have developed a proven business model that offers an end-to-end solution. The entire value chain is facilitated by IndluLiving.

IndluLiving empowers landowners in South Africa's townships by transforming existing, underdeveloped land and housing into cash-generating investment properties. Our integrated workflow system provides numerous benefits to our clients as it offers access to finance, legal management, design and support to build and manage high-quality rental units.

We have a functional system that delivers two types of products to our different clientele. The one is a starter loan that services backyard landlords and the other is a property partner loan that services the micro-developer and future property entrepreneur.

The IndluLiving process works as follows: existing backyard landlords with titled-registered properties are invited to list their property on our app. If they have a current tenant, the details of that tenant will be loaded onto our system and all payments will be facilitated via our IT system. If they do not have current tenants, the **IndluLiving app** will assist in the marketing of the property and find viable tenants to fill the space. A minimum rent is initially offered to service basic costs. Next, an open bidding



process takes place wherein tenants place a bid on the rental amount to establish the market related rental. The landlord will then accept or decline the bid. The tenant enters into a month-to-month contract ensuring that units are priced at a market related rate.

Once the landlord has an established track record they can move onto the next IndluLiving product offering: **the starter loan**. Here, we provide finance to those that do not have access to traditional funding to build or upgrade existing rental properties. The owner will have access to design, construction and the necessary maintenance of the property. IndluLiving will upgrade the existing offering, and in some cases, totally replace shacks with brand new fully-equipped rental units. These could be standalone units, or depending on the space and finance available, might even be a block of units with individual apartments.

We also offer **property partner loans** which targets a different sector of the market: budding property entrepreneurs. These individuals (or in some cases, collectives) might not necessarily



INDLU App and IT Systems

The IndluLiving app and IT systems manage rental payments and downstream disbursements. A significant portion of the initial rental income is allocated towards loan repayment, with the rest distributed to cover service fees and provide income for the landowner. This streamlined system ensures efficient management of financial flows, facilitating successful loan servicing and property management.



own the properties but have identified potential greenfield spaces or properties available on the market that they wish to upgrade and turn into investment properties.

These loan products are supported by a holistic, end-to-end functional system ranging from legally formalising the existing property through title deed administration, then offering design, construction and rental management. Our system services both the landlord and tenants looking for affordable accommodation while uplifting local construction SMEs.

Our model is tried and tested. Our business is not only impact-driven but financially viable, allowing for robust market related returns to our shareholders. It is also used by one of our partners, BitProp, an innovative company that partners with homeowners to develop rental housing. They use our IT platform and model to turn empty backyard spaces into sustainable businesses.

Our loans are typically for seven to ten years and are refinanced by traditional banks at the three to five year mark. This means that the initial capital is re-deployed and can be reinvested into further projects. Once the loan is paid off, owners of the properties will receive 100% of the rental income generated from their properties, resulting in a business that generates multi-generational passive income.

Furthermore, we utilise our innovative design tools that employ algorithms and data-driven models, to develop home designs on small, vacant or underutilised plots of land in an existing urban area. This process delivers cost-effective, scalable housing solutions.

IndluLiving facilitates every step of the township rental property development process. From sourcing the tenants, managing the cost of the rental, constructing the upgraded units, to empowering the landlord – IndluLiving’s services cover the full economic chain.

By enabling efficient leasing and property management, we create value at the bottom of the economic pyramid while driving sustainable urban growth.

Our value delivery system is divided into four key areas of focus, all of which satisfy **four different functional elements** of the production line:

- 1 Living** Access to effective leasing and management
- 2 Design** Algorithmic design and construction automation
- 3 Invest** Loan management of the two different products (starter and property partner loans)
- 4 Build** Lean construction and loan involvement

IndluLiving also provides additional support by employing local SME construction companies and contractors from within the community and this assists further with formalising their businesses.



Our Key Partners



A property investment platform that helps township residents generate rental income by developing backyard rental units through innovative financial models. BitProp also acts as a backup, in case our platform falters, thereby reducing our risk exposure.



Our sister company, Imbha - A property development and management company specialising in affordable housing projects, operating within the IndluLiving ecosystem.

Our Key Funding Partners



A leading financial services provider in South Africa, offering a wide range of banking services.



A public-private partnership focused on supporting and funding small and medium enterprises to foster entrepreneurship and economic growth.



A national development finance institution aiming to promote economic growth and industrial capacity in South Africa through strategic investments.



A diversified financial services group providing services including insurance, investment, and wealth management.



Current Funding Track Record

Since our inception, IndluLiving has grown from being self-funded to raising R311 million in equity and debt financing. Our successful fund raising has enabled IndluLiving to develop over 2,200 rental apartments, with more than 10 500 active users, processing R68,7 million in transactions.

R311 million

Raised in equity and debt financing

2,200+

Rental apartments developed

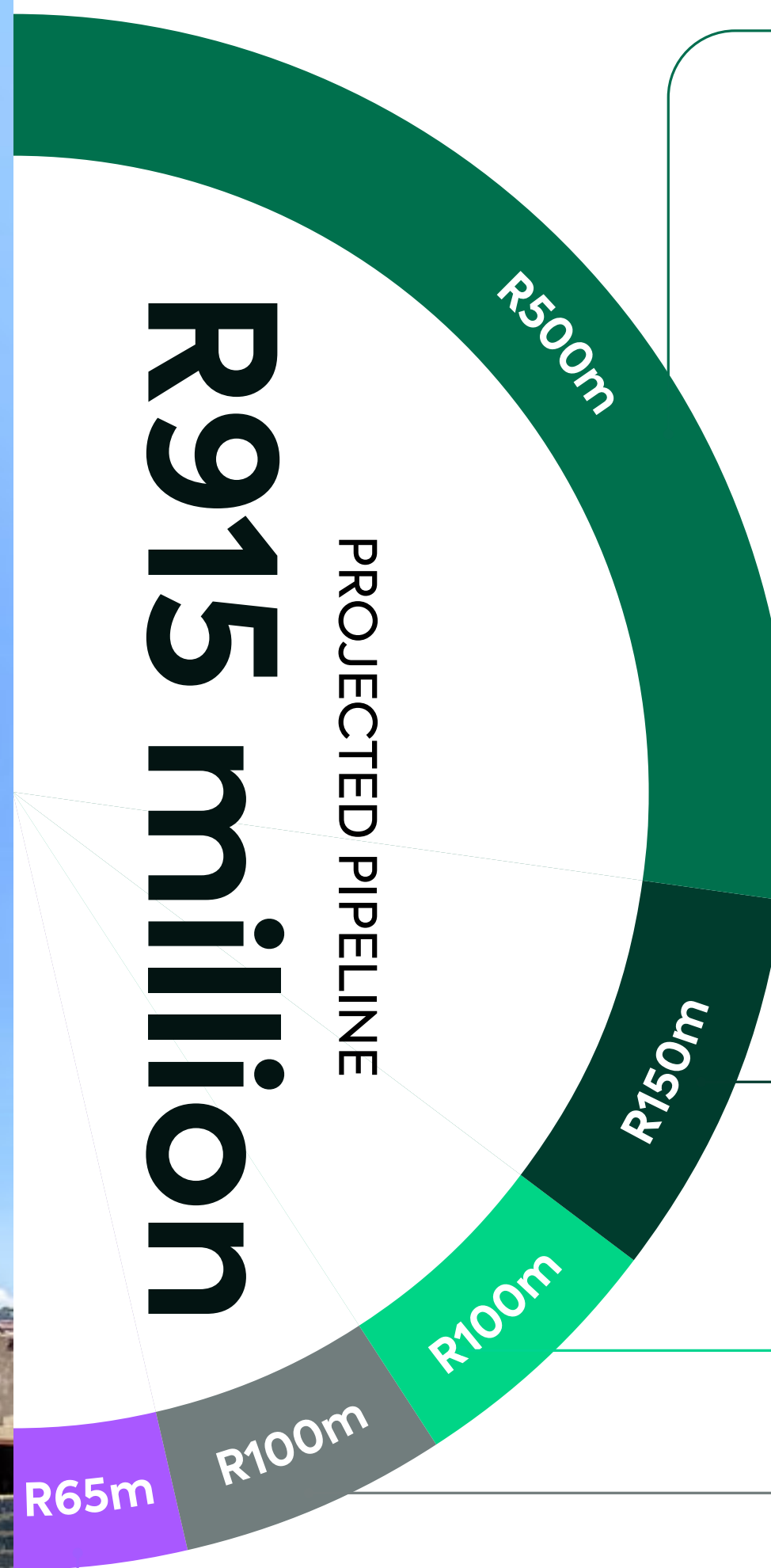
R68,7 million

in transactions processed

IndluLiving's Continued Expansion and Pipeline

IndluLiving is positioned for significant growth over the next 12-24 months, supported by a strong pipeline of projects and strategic focus areas. The company has ambitious plans to further expand its real estate development and financing activities, with a projected pipeline of over R915 million in the coming year.

Our projects demonstrate IndluLiving's dedication to creating value and stability for landowners, providing financial inclusion and supporting sustainable urban development. Through continued collaboration with financial institutions, the company is ready to scale its operations, making a meaningful impact on both the local economy and the communities it serves.



Micro-developer Entrepreneurs Business Model

A core focus area, with up to R500 million expected to be raised over the next 12 months.

NHFC Property Partner Loans

The company aims to secure R150 million in loans from the National Housing Finance Corporation (NHFC) to support its property partner initiatives.

Developed Property Refinance

IndluLiving plans to secure R100 million through the commercial refinancing of developed properties, ensuring ongoing financial sustainability and capital availability for future projects.

Densification - Infill - Real Estate Development

A project involving 245 micro-apartments and 17 stands is expected to secure R100 million in funding, further contributing to our commitment to addressing the affordable housing shortage.

Inclusionary Housing Real Estate Development

IndluLiving is working on a development project for 180 units on residential 4 zoned land.

Closed Loop Capital Deployment Model

IndluLiving's closed-loop capital deployment model ensures that investments in township properties are continuously reinvested, creating a self-sustaining cycle of growth, financial inclusion, and economic empowerment.

IndluLiving's closed-loop model allows for the economic benefits to remain within the community. This proven approach ensures long-term sustainability and financial viability and helps landowners and micro-developers create, in most cases, their first investment portfolio.



Initial Capital Deployment

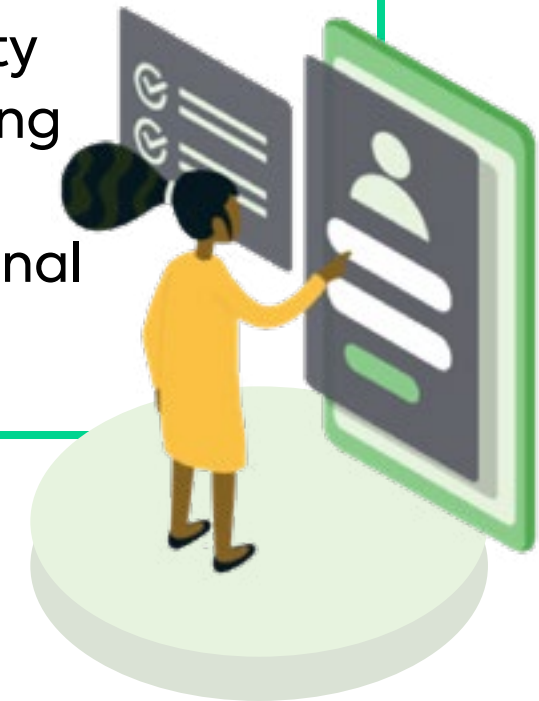
1

IndluLiving provides microfinance loans to landowners and property development entrepreneurs for the construction or redevelopment of affordable rental units on registered properties. The loans are secured by the properties being built, with a tenure of 7-10 years and a debt service ratio greater than 1.2. The loans to landlords cover not just the building costs but also related expenses such as drafting drawings, council submissions and connection to municipal bulk services which are capitalised into the loan at 8% of the capex.

2

Revenue Generation

Rental income is generated once the properties are built. The IndluLiving app and our integrated IT system manage rental payments and the income is distributed to service the loan: the largest portion of the income will service the loan; another portion of the rental income will cover operating expenses; the final portion will be retained by the landowner. The rental income produced by the property continually services the loan while IndluLiving and the landowners receive a share of the rental income. By loan maturity the additional income of the homeowner will double.



3

Refinancing and Reinvestment

After 3-5 years, when the property becomes commercially viable and income-producing, it is refinanced through traditional banks. At this point, the property has accrued significant value, making it easier to secure refinancing. Once refinanced, the capital freed up from the initial loan can be reinvested into new housing, infrastructure or more micro-developments, completing the circle.



Impact 1

Access to Capital for Development

Our clients are at the heart of our business. Not only does the township landscape transform but our clients also evolve —becoming empowered property owners who contribute to shaping a better community for all. We put the ability to change their financial future in their hands.

Property Development as a Tool for Economic Growth

IndluLiving combats poverty by providing landowners in informal settlements with the capital needed to build rental properties, creating opportunities for asset development and generational wealth. It also satisfies the dire need for affordable housing. Through this planned property development approach, individuals at the bottom of the economic pyramid gain access to stable income streams and affordable housing.

Financial Inclusion and Access to Capital

Our property investment software assists with providing starter loans to backyard landlords and larger loans to micro-developers, unlocking financial opportunities previously denied by traditional banks. This initiative serves those who lacked access to capital, empowering them to invest in property development, leading to tangible transformation in their communities.

Income Generation: A Sustainable Path

IndluLiving landlords and micro-developers generate a steady rental income, enabling financial independence. With a significant portion of loans directed towards female landowners, IndluLiving promotes gender equality by empowering women to become successful entrepreneurs.

Socio-Economic Development

Through the NPO, Bophelo, IndluLiving funds grassroots initiatives such as primary schools, entrepreneurship training centres, and elderly care facilities in disadvantaged areas like Kwamhlanga and Tembisa. It also acts as a legal bridge by focusing admiration efforts into title deed formalisation and educating and

R 2,517

Average **rental income** per unit



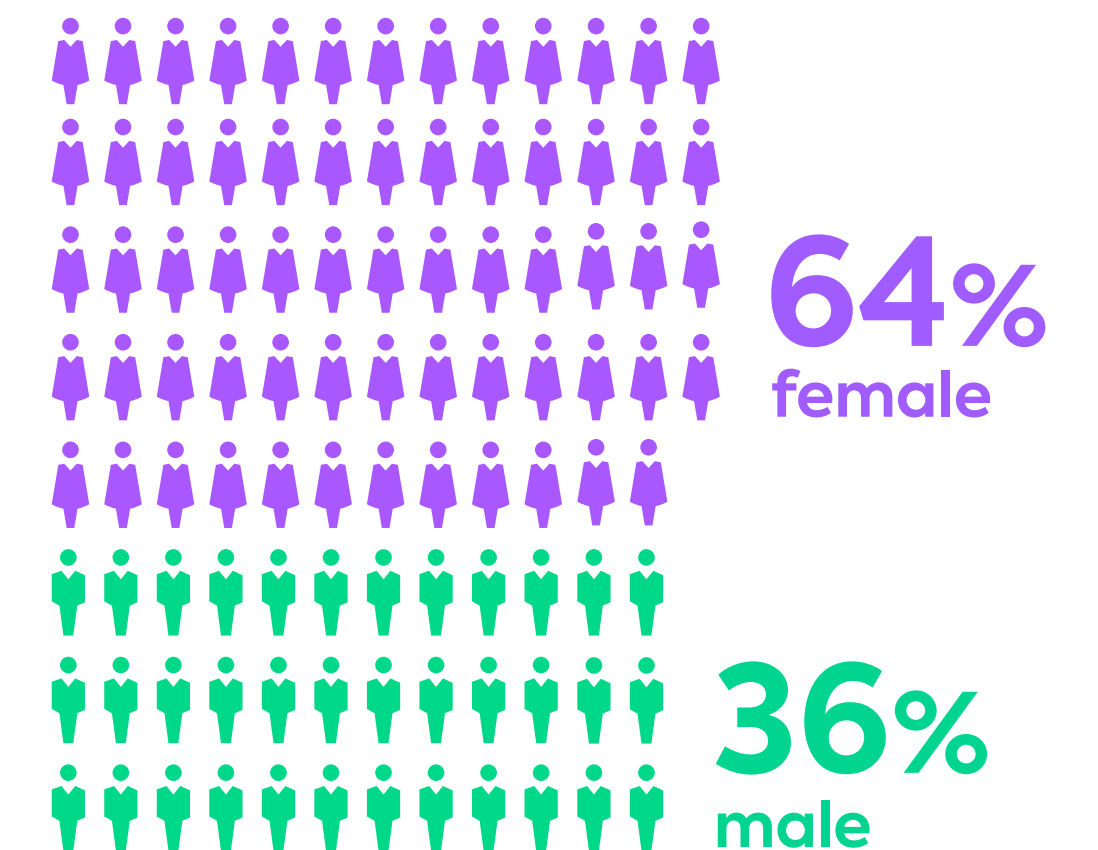
192

Total number of **starter loans**

104

Total number of **property partner loans**

Gender of landowners



mobilising communities so that the municipalities operate and serve communities more efficiently. These efforts further stimulate local economic growth and community development.

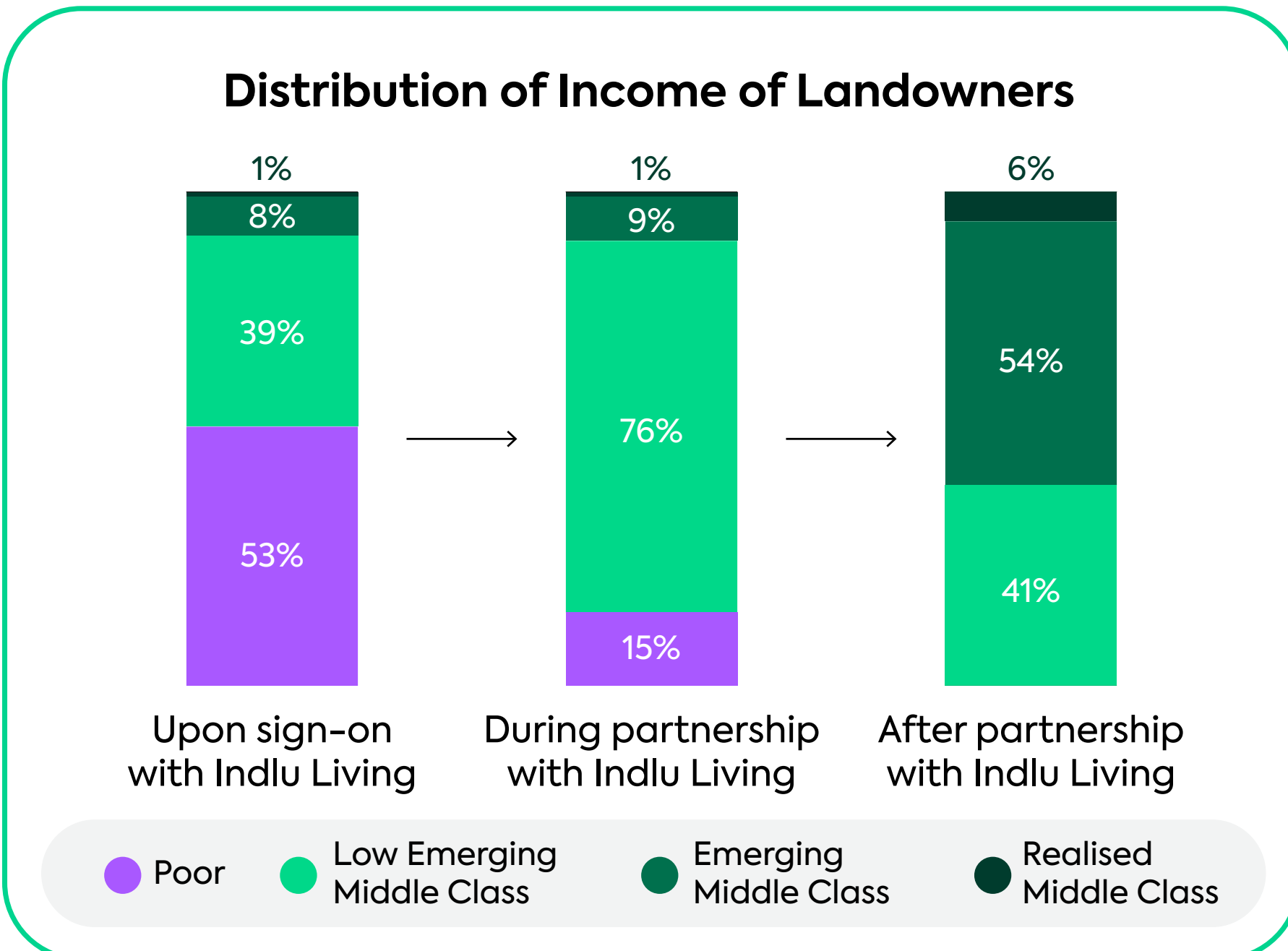
Alignment with SDG Goals

IndluLiving directly supports **SDG 1** (No Poverty) and **SDG 10** (Reduced Inequalities) by enabling economic inclusion and uplifting underserved communities, particularly women and marginalised groups.



Economic Transition

IndluLiving supports landowners' transition into higher income groups, helping to uplift entire communities through sustainable property development and micro-entrepreneurship.



We are staying here with four people, it's me, my husband and two girls, my grandchildren. I pay my bond from the money from the rent from the rooms. I even have a car. I'm so very happy to have met IndluLiving. I have a big space, but I don't have anything to build with. So, IndluLiving is going to build the house with me. I'm happy because my children, my grandchildren even when I die, I know they'll have something from where they can get money from."

- Martina Kotlono, IndluLiving landowner

Martina Kotlono credit record, through IndluLiving, gave her access to **R680 000 for property upgrades** and assisted in accelerating her real estate business.

Impact 2 Creating Sustainable Housing for Better African Cities



1322

Number of **new units built**

Transforming African Cities Through Sustainable Development

IndluLiving envisions reshaping the African cityscape by addressing the affordable housing shortage while creating vibrant, functional cities that uplift townships. IndluLiving is driving an essential shift in modern Africa, empowering township entrepreneurs to lead urban development and rewrite the narrative of marginalised areas.

Contributing to Sustainable Cities and Infrastructure

IndluLiving's efforts directly align with **SDG 11** (Sustainable Cities and Communities) by upgrading informal housing into affordable rental units, improving living conditions, and supporting well-structured urban densification. This reduces sprawl and ensures more efficient land use in African cities. IndluLiving also improves access to basic services such as electricity, sanitation, and water, creating healthier communities.



IndluLiving aligns with **SDG 9** (Industry, Innovation, and Infrastructure), by promoting sustainable industrialisation through the use of innovation such as data-driven design and automation. IndluLiving's resilient infrastructure, built to approve standards, improves the housing quality in townships, while their digital platform fosters innovation in property management.



If you look at how these people have done their house the way they have changed their corner from an RDP house to what it is today. And then compare it to another corner house. If all of us can buy into the idea that we can change our houses to look like the IndluLiving one, I am sure that in the next 10 years or 5 years from now, this township will look like Sandton. So if we can buy into this, what IndluLiving has done, everyone in this street will look like these upgraded houses. Then we will have a nice place!"

- Mr Nceba Kolisa, Kaalfontein resident

Impact 3

Job and Income Creation through a Gig Economy



IndluLiving's impact extends beyond buildings to the people it employs. From tech teams maintaining the platform to administrative staff facilitating loans, every role supports the mission of transforming townships into thriving urban communities. In addition, micro-developers, empowered by IndluLiving, have built homes, grown businesses, and created jobs that uplift entire communities, transforming the township landscape.

The IndluLiving model is not about creating housing only—it develops skills and opportunities. Local construction companies, all South African-owned, benefit from this transformation, using locally sourced materials and creating thousands of new jobs across various sectors such as construction, property management and leasing.

Every project tells the story of opportunity—steady employment, lifelong skills, and dignity restored through meaningful work.

Driving Decent Work and Economic Growth

IndluLiving supports SDG 8 (Decent Work and Economic Growth) by creating jobs through the construction and management of rental properties. By working with local contractors and providing entrepreneurial training to micro-developers, IndluLiving fosters sustainable income generation and long-term financial stability for individuals and communities.



12

Number of local **SMEs** contracted

394

Number of **permanent job** opportunities



1027

Number of **short-term job** opportunities

1757

Number of **medium job** opportunities (with Indlu Living)

Mthulisi Sibanda began working on IndluLiving projects in 2017 when a friend recruited him as a casual laborer to mix mortar. He worked hard and quickly picked up bricklaying skill. Soon, he was promoted to foreman and began managing his own team of builders and tradesmen.

For the next three years, he successfully led his team, learning various skills such as tiling, roofing, ceiling installation, and carpentry. He managed entire projects from start to finish, overseeing three projects with 15 builders at any given time.

In 2023, in collaboration with IndluLiving, Jabajaba Jabangwe Construction was established and Mthulisi became a proud business owner.

IndluLiving assisted him in setting up health and safety procedures and obtaining the necessary training and insurance. Entrepreneurship training was also crucial for bookkeeping, and reporting on the IndluLiving console played a significant role in formalising his business. Currently, he has a dedicated team of eight tradesmen who consistently deliver projects on time and within budget.

Mthulisi is ready for the next step and dreams of financing his first construction vehicle and appointing a materials coordinator. He hopes that, together with IndluLiving providing a healthy pipeline of projects, he will achieve this goal soon.

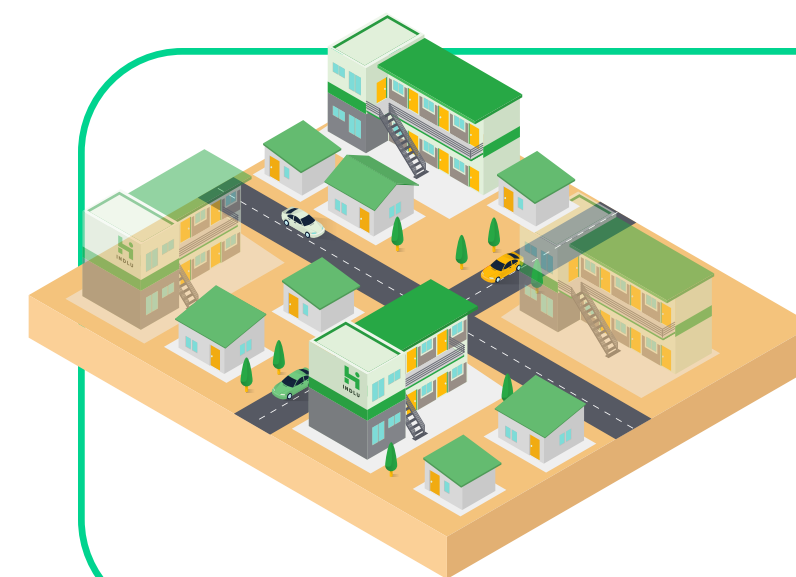
Impact 4 Environmental Impact of Sustainable Infrastructure Development



By using locally sourced materials and a short supply chain, IndluLiving creates a future where community upliftment and environmental stewardship go hand in hand, transforming townships into self-reliant, sustainable ecosystems while reducing carbon footprints and ensuring access to clean water, sanitation, and resilient infrastructure.

Sustainable Development and Environmental Stewardship Through INDLU

In a region where societal challenges such as unemployment and poverty often overshadow environmental concerns, IndluLiving prioritises both community upliftment and environmental responsibility. By integrating sustainability into its operations, it creates a closed-loop model that benefits both people and the planet. As part of every project, IndluLiving upgrades properties by providing essential services such as electricity, clean water, and sanitation. This helps formalise townships, leading to improved and safer living conditions with reduced waste. Through its NPO, Bophelo, it invests in creating greener spaces, fostering a self-reliant,



1224

Number of
new toilets
installed

environmentally sustainable ecosystem in townships. The focus on short supply chains using locally sourced materials minimises transport-related CO₂ emissions. IndluLiving is also exploring the use of recycled materials in construction.

Contributing to Clean Water, Sanitation, and Climate Action

IndluLiving's projects support **SDG 6** (Clean Water and Sanitation) by ensuring that rental units are connected to essential services, improving access to clean water and proper sanitation. This has a direct impact on public health, reducing reliance on unsafe water sources and informal sanitation systems.

Through **SDG 13** (Climate Action), IndluLiving incorporates eco-friendly construction techniques, using energy-efficient materials and locally sourced products to reduce the carbon footprint. Its development model promotes resilient urban planning, ensuring that housing infrastructure can withstand climate challenges.



Who leads **the team** you're investing in



Cobus Truter CEO

Cobus Truter is inspired to live a purposeful life and has made it his mission to 'find something that's worth doing'. He's an optimist that loves big challenges. His educational background is in Industrial/Systems Engineering. In 2008 he co-founded the EmpiriQ Group, which specialises in market-driven economic development solutions for African markets. He started his career in township construction projects, and it has evolved into social entrepreneurship opportunities. Cobus currently serves as CEO of IndluLiving, oversees business development, deal structuring and funding.



Lelanie Snyman CFO

Lelanie Snyman graduated from the University of Pretoria in 2012 with a Bachelor of Commerce Honours in Accounting Sciences. She qualified as a chartered accountant with PwC and in 2016, she moved to PwC Netherlands, focusing on the asset management industry. Returning home in 2020, Lelanie worked at Atcor, facilitating training for aspiring CAs. She joined EmpiriQ group in January 2022 as a Financial Manager and was promoted to CFO at IDLU in June 2023, where she oversees the company's financial goals, objectives and cash management.



Werner Kruger COO

Werner Kruger obtained his Architecture degree in 2009 from the University of Pretoria. He has extensive experience in the emerging African market, focusing on identifying real estate and retail opportunities, community involvement programs and local economic development strategies. Werner cofounded IndluLiving, and his focus areas include overseeing building planning and design development, developing alternative building methods, and managing business operations. Werner is responsible for professional team management, operational optimisation, and community relationship management.



Philip Venter CTO

Phillip Venter holds a BSc Honours in Computer Science from the University of Pretoria, graduating in 2013. Early in his career, he joined Alegria, where he developed software integrations for Discovery Vitality and contributed to projects in logistics and medical lab systems. In 2014, he moved to Paycorp Holdings, where his expertise quickly advanced him to a senior software developer role. By 2017, Phillip joined Sage's X3 RAD team in Pretoria and soon after became a key member of the EmpiriQ team. By 2018, he committed fully to EmpiriQ, driving innovative software solutions for the housing sector.

As co-founder and Chief Technology Officer of IndluLiving, Phillip now spearheads software systems design and IT implementation, crafting technology solutions that empower sustainable residential property development in urban African markets.



induliving.com | indluapply.com | induliving.org